

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 18-15840-CMG
Chapter: 13
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Paul Kim
1414 Suwanee Drive
North Brunswick, NJ 08902

Young S Kim
1414 Suwanee Drive
North Brunswick, NJ 08902

Social Security No.:
xxx-xx-8065

xxx-xx-1286

Employer's Tax I.D. No.:

NOTICE OF HEARING ON APPLICATION FOR COMPENSATION

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Christine M. Gravelle on:

Date: 9/4/19

Time: 12:00 PM

Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

APPLICANT(S)

Justin M Gillman, Debtor's Attorney

COMMISSION OR FEES

fee: \$1,400.00

EXPENSES

\$0.00

If this is a chapter 13 case, the fees and expenses awarded:

- ☒ will not reduce the amount to be paid to general unsecured creditors under the plan.
- ☐ will reduce the amount to be paid to general unsecured creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: August 1, 2019

JAN:

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Paul Kim
 Young S Kim
 Debtors

Case No. 18-15840-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 137

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 Total Noticed: 79

Date Rcvd: Aug 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 03, 2019.

db/jdb
 517521839 +Paul Kim, Young S Kim, 1414 Suwanee Drive, North Brunswick, NJ 08902-1635
 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 517409793 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
 517409790 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
 517409796 +Apothaker Scian, PC, 520 Fellowship Road, Suite C306, Mount Laurel, NJ 08054-3410
 517409798 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)
 517472384 +Bank of Hope, 1655 W. Redondo Beach Blvd., # 300, Gardens, CA 90247-3241
 517409800 +Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
 517409807 +Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
 517409803 +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
 517409805 +Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298
 517409804 +Chase Card Services, Correspondence Dept, Po Box 15278, Wilmington, DE 19850-5278
 517409812 +Chase Card Services, Attn: Correspondence, Po Box 15278, Wilmington, DE 19850-5278
 517409811 +Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
 +Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040,
 St Louis, MO 63179-0040
 517409813 +Citibankna, Centralized Bk/Citicorp Credit Srvs, Po Box 790040, St Louis, MO 63179-0040
 517409814 +Citibankna, Po Box 769006, San Antonio, TX 78245-9006
 517409815 +Citicorp Credit Services, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040,
 St. Louis, MO 63179-0040
 517409816 +Citicorp Credit Services, 701 E 60th St N, Sioux Falls, SD 57104-0432
 517409826 +Dsnb Bloomingdales, 9111 Duke Blvd, Mason, OH 45040-8999
 517409825 +Dsnb Bloomingdales, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 517409827 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
 517409828 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
 517409833 Jaffe & Asher LLP, 600 Third Avenue, New York, NY 10016-1901
 517409842 +++MIDLAND FUNDING, LLC, IN-HOUSE COUNSEL, 1 RIVERFRONT PLZ STE 710, NEWARK NJ 07102-5415
 (address filed with court: Midland Funding, LLC, In-House Counsel,
 1037 Raymond Blvd., Suite 710, Newark, NJ 07102)
 517409839 +Middlesex County Sheriff's Office, 701 Livingston Ave., P.O. Box 1188,
 New Brunswick, NJ 08903-1188
 517409844 +Navient, Po Box 3229, Wilmington, DE 19804-0229
 517409847 +Oxygen Recovery Group, 1 Hillcrest Ctr, Spring Valley, NY 10977-3745
 517409848 +Parker McCay, P.A., 9000 Midatlantic Drive, Suite 300, PO Box 5054,
 Mount Laurel, NJ 08054-5054
 517409853 +State of New Jersey Division of Taxation, Revenue Processing Center, PO Box 111,
 Trenton, NJ 08645-0111
 517409859 +TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor credit Corp, Po Box 8026, Cedar Rapids, IA 52408)
 517514258 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 517409858 +Toyota Motor credit Corp, Po Box 9786, Cedar Rapids, IA 52409-0004
 517409863 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022
 517409864 +United Equitable Mtg, 5495 Belt Line Rd Ste 20, Dallas, TX 75254-7683
 517409869 +Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
 517409865 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 02 2019 00:28:57 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 02 2019 00:28:53 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517409802 E-mail/Text: bankruptcy@cavps.com Aug 02 2019 00:29:18 Cavalry Portfolio Services,
 Po Box 27288, Tempe, AZ 85285
 517513594 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 02 2019 00:35:44 Capital One, N.A.,
 PO Box 71083, Charlotte, NC 28272-1083
 517409801 +E-mail/Text: bankruptcy@cavps.com Aug 02 2019 00:29:18 Cavalry Portfolio Services,
 Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
 517519286 +E-mail/Text: bankruptcy@cavps.com Aug 02 2019 00:29:18 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 517409817 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 02 2019 00:28:37 Comenity Bank/Talbots,
 Po Box 182125, Columbus, OH 43218-2125
 517409818 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 02 2019 00:28:38 Comenity Bank/Talbots,
 Po Box 182789, Columbus, OH 43218-2789
 517409819 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 02 2019 00:28:38 Comenitybank/talbots,
 Comenity Bank, Po Box 182125, Columbus, OH 43218-2125
 517409820 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Aug 02 2019 00:28:38 Comenitybank/talbots,
 Po Box 182789, Columbus, OH 43218-2789
 517409823 E-mail/Text: mrdiscen@discover.com Aug 02 2019 00:27:55 Discover Financial, Po Box 15316,
 Wilmington, DE 19850

District/off: 0312-3

User: admin
Form ID: 137

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Total Noticed: 79

Date Rcvd: Aug 01, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517427157 E-mail/Text: mrdiscen@discover.com Aug 02 2019 00:27:55 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517409821 +E-mail/Text: mrdiscen@discover.com Aug 02 2019 00:27:55 Discover Financial, Po Box 3025,
New Albany, OH 43054-3025
517472385 E-mail/Text: bankruptcyfilings@fundbox.com Aug 02 2019 00:26:59 Fundbox,
300 Montgomery St., San Francisco, CA 94104
517409829 +E-mail/Text: fggbanko@fgny.com Aug 02 2019 00:27:58 Forster, Garbus & Garbus,
7 Banta Place, Hackensack, NJ 07601-5604
517409831 +E-mail/Text: camanagement@mtb.com Aug 02 2019 00:28:32 Hudson City Savings Ba,
West 80 Century Rd, Paramus, NJ 07652-1437
517409830 +E-mail/Text: camanagement@mtb.com Aug 02 2019 00:28:32 Hudson City Savings Ba,
Hudson City Savings Bank, 80 W Century Road, Paramus, NJ 07652-1437
517409832 E-mail/Text: cio.bncmail@irs.gov Aug 02 2019 00:28:21 Internal Revenue Service (IRS),
Department of Treasury, P.O. Box 7346, Philadelphia, PA 19101-7346
517568639 E-mail/Text: JCAP_BNC_Notices@jcap.com Aug 02 2019 00:29:12 Jefferson Capital Systems LLC,
Po Box 7999, Saint Cloud Mn 56302-9617
517409834 E-mail/Text: JCAP_BNC_Notices@jcap.com Aug 02 2019 00:29:12 Jefferson Capital Systems, LLC,
16 Mcleland Rd, Saint Cloud, MN 56303
517409835 +E-mail/Text: bncnotices@becket-lee.com Aug 02 2019 00:28:05 Kohls/Capital One,
Attn: Bankruptcy, N56 W17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
517409836 +E-mail/Text: bncnotices@becket-lee.com Aug 02 2019 00:28:05 Kohls/Capital One,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
517409838 E-mail/Text: camanagement@mtb.com Aug 02 2019 00:28:32 M & T Bank, 1 Fountain Plz,
Buffalo, NY 14203
517409837 E-mail/Text: camanagement@mtb.com Aug 02 2019 00:28:32 M & T Bank, Po Box 844,
Buffalo, NY 14240
517568398 E-mail/Text: camanagement@mtb.com Aug 02 2019 00:28:32 M&T Bank,
c/o Schiller Knapp Lefkowitz Hertzell LLP, Post Office Box 840, Buffalo, New York 14240
517409841 +E-mail/Text: bankruptcydpt@mcmcg.com Aug 02 2019 00:28:52 Midland Funding,
2365 Northside Dr Ste 30, San Diego, CA 92108-2709
517409840 +E-mail/Text: bankruptcydpt@mcmcg.com Aug 02 2019 00:28:52 Midland Funding,
Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
517524531 +E-mail/Text: bankruptcydpt@mcmcg.com Aug 02 2019 00:28:52 Midland Funding LLC,
PO Box 2011, Warren, MI 48090-2011
517409843 +E-mail/PDF: pa_dc_claims@navient.com Aug 02 2019 00:35:11 Navient, Attn: Bankruptcy,
Po Box 9500, Wilkes-Barre, PA 18773-9500
517409845 +E-mail/Text: bnc@nordstrom.com Aug 02 2019 00:28:13 Nordstrom FSB,
Attn: Bankruptcy Department, Po Box 6555, Englewood, CO 80155-6555
517409846 +E-mail/Text: bnc@nordstrom.com Aug 02 2019 00:28:13 Nordstrom FSB, 13531 E Caley Ave,
Englewood, CO 80111-6505
517409851 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 02 2019 00:57:15
Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
517409849 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 02 2019 00:35:49
Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
517552845 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 02 2019 00:35:48
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
517486784 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Aug 02 2019 00:35:08
Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541
517412474 +E-mail/PDF: gecsedirecoverycorp.com Aug 02 2019 00:34:15 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517409854 +E-mail/PDF: gecsedirecoverycorp.com Aug 02 2019 00:34:53 Synchrony Bank/Amazon,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517409855 +E-mail/PDF: gecsedirecoverycorp.com Aug 02 2019 00:34:15 Synchrony Bank/Amazon,
Po Box 965015, Orlando, FL 32896-5015
517409856 +E-mail/PDF: gecsedirecoverycorp.com Aug 02 2019 00:35:32 Synchrony Bank/Lowes,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517409857 +E-mail/PDF: gecsedirecoverycorp.com Aug 02 2019 00:34:53 Synchrony Bank/Lowes,
Po Box 965005, Orlando, FL 32896-5005
517472382 +E-mail/Text: birminghamtops@sba.gov Aug 02 2019 00:29:22 U.S. Small Business Admin.,
801 Tom Martin Dr., Ste 120, Birmingham, AL 35211-6424
517472383 E-mail/Text: birminghamtops@sba.gov Aug 02 2019 00:29:22 U.S. Small Business Admin.,
POB 740192, Atlanta, GA 30374-0192

TOTAL: 42

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517409791* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517409792* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517409794* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
517409795* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
517409806* +Chase Card Services, Attn: Correspondence, Po Box 15278, Wilmington, DE 19850-5278
517409808* +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
517409809* +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
517409810* +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298
517409824* +DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025
(address filed with court: Discover Financial, Po Box 15316, Wilmington, DE 19850)
517409822* +Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517409852* +PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502)

District/off: 0312-3

User: admin
Form ID: 137

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Total Noticed: 79

Date Rcvd: Aug 01, 2019

***** BYPASSED RECIPIENTS (continued) *****
517409850* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery, Po Box 41067, Norfolk, VA 23541)
517409860* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
(address filed with court: Toyota Motor credit Corp, Po Box 8026, Cedar Rapids, IA 52408)
517409861* +Toyota Motor credit Corp, Po Box 9786, Cedar Rapids, IA 52409-0004
517409862* +Toyota Motor credit Corp, Po Box 9786, Cedar Rapids, IA 52409-0004
517409866* +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
517409867* +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
517409868* +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
517409870* +Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
517409871* +Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
517409872* +Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218
517409797 ##+Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
TOTALS: 0, * 21, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 03, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 31, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Justin M Gillman on behalf of Debtor Paul Kim ecf@gbclawgroup.com,
5326@notices.nextchapterbk.com,e4eaf5f23@maildrop.clio.com
Justin M Gillman on behalf of Joint Debtor Young S Kim ecf@gbclawgroup.com,
5326@notices.nextchapterbk.com,e4eaf5f23@maildrop.clio.com
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Richard James Tracy, III on behalf of Creditor M&T Bank rtracy@hillwallack.com,
tshariff@schillerknapp.com;kcollins@schillerknapp.com;ahight@schillerknapp.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7